

FEB 25 2002

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(use as many sheets as necessary)

Attorney Docket Number	45659/TJD/T503
Application Number	09/927,296
Filing Date	August 10, 2001
Applicant(s)	James C. Thomas, Jr.
Group Art Unit	2165
Examiner Name	Unknown

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OTHER DOCUMENTS

EXAMINER INITIALS	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
EJ	Patent No. EPO717381, synopsis of patent application entitled "System and Method for Processing Customized financial transaction card; publication date 1996-06-19
EJ	Patent No. 6,098,881; abstract of patent entitled Magnetic Stripe Card Verification System
EJ	LUCAS, Copyright 1998 Faulkner & Gray article entitled "Credit Card Management"; Load Date: May 8, 1998
EJ	Ezpreapproval.com article entitled "Credit Cards That Offer Rewards" (date unknown)
EJ	Bankrate.com article entitled "Credit card bill promotions are good deals -- for the issuer, not you" dated February 7, 2000
EJ	On-line article re "Halliburton Employees' Federal Credit Union" re various VISA cards. (date unknown)

EXAMINER SIGNATURE		DATE CONSIDERED	6/1/03
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	Applicant(s)	James C. Thomas, Jr.
	Group Art Unit	3627
	Examiner Name	Robert Paul Olszewski

U.S. PATENT DOCUMENTS				
EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER Number - kind code ² (If known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
Ed		5,301,105	04-05-1994	Cummings, Jr.
		5,930,759	07-27-1999	Moore et al.
		US 2001/0014868 A1	08-16-2001	Herz et al.
		US 2002/0029157 A1	03-07-2002	Marchosky
↓		US 2002/0111832 A1	08-15-2002	Judge
				MAY 30 2003

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FOREIGN PATENT DOCUMENTS				
EXAMINER INITIALS	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (If known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document

OTHER DOCUMENTS		
EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
Ed		"IDX Takes the Lead in Healthcare Billing; Integrated Software Simplifies Patient Payments," PR Newswire, 2 Pages, February 18, 1997.
Ed		"PHAR-MOR AND PERSONALMD.COM Form Strategic Partnership to Provide PHAR-MOR Customers with Online Access to Personalized Medical Records," PersonalMD Press Release, www.personalmd.com/press19_article.shtml , 3 Pages, September 27, 1999.

EXAMINER SIGNATURE	<i>Ed</i>	DATE CONSIDERED	1/24/04
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